

2025 EU-wide Transparency Exercise

Bank Name	Bpifrance
LEI Code	969500STN7T9MRUMJ267
Country Code	FR

2025 EU-wide Transparency Exercise

Leverage ratio

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(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	23,127	23,571	23,755	23,635	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	23,127	23,571			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	119,947	120,576	118,852	118,876	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	119,947	120,576			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	19.28%	19.55%	19.99%	19.88%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	19.28%	19.55%			[A.2]/[B.2]	

[illegible]

⁽²⁾ The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREFR001" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks (e.g. in their Pillar 3 disclosures).

2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts

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	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	80,383	81,519	89,308	90,522	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	80,383	81,519	89,308	90,522	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0230, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0110, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	30	68	37	21	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	6	4	4	3	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	83	82	80	78	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	735	697	683	673	C 02.00 (r0520, c0010) + [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Of which the standardised approach	735	697	683	673	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010) + C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0400)*12.5 + MAX(C 24.00 (r0010, c0000), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,797	3,797	3,133	3,133	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,797	3,797			C 02.00 (r0600, c0010)
Of which standardised approach	0	0			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts ⁽¹⁾	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			93,246	94,430	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	85,035	86,166	93,246	94,430	

⁽¹⁾ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).⁽²⁾ On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.⁽³⁾ In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

2025 EU-wide Transparency Exercise

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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,655	3,363	778	1,478
Of which debt securities income	150	204	56	118
Of which loans and advances income	1,819	2,410	628	1,211
Interest expenses	1,991	2,502	577	1,065
(Of which deposits expenses)	515	643	161	282
(Of which debt securities issued expenses)	664	869	257	520
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	655	868	29	398
Net Fee and commission income	82	113	27	54
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	-1	1	1
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	17
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	70	54	82	-26
Gains or (-) losses from hedge accounting, net	-2	-1	-1	-1
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income / (expenses)	166	221	61	106
TOTAL OPERATING INCOME, NET	1,636	2,116	400	962
(Administrative expenses)	711	1,053	276	547
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	1	0
(Depreciation)	84	120	29	65
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	5	7	7	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	5	7	7	-1
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ⁽¹⁾	0	0	0	0
Of which restructuring ²	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	140	152	86	58
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	140	152	85	58
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-37	39	-179	-249
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	1	3	0	4
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	179	206	-77	-106
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	912	954	103	441
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	854	896	138	443
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	854	896	138	443
Of which attributable to owners of the parent	856	897	139	446

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

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(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References	
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	3,578				2,770				3,489				2,809				IAS 1.54 (i)	
Financial assets held for trading	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	8,109	416	86	7,606	8,026	261	243	7,522	8,209	327	203	7,679	8,197	316	192	7,689	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	17,251	9,097	745	7,408	16,889	8,728	842	7,319	16,902	9,353	604	6,946	17,828	10,007	612	7,209	IFRS 7.8(p); IFRS 9.4.1.2a	
Financial assets at amortised cost	66,815				68,489				68,916				68,922				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	120	0	120	0	122	0	122	0	109	0	109	0	97	0	97	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-607				-488				-787				-624				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	6,569				7,127				6,773				5,944					
TOTAL ASSETS	101,834				102,934				103,111				103,167				IAS 1.9(a); IAS 6	

⁽¹⁾ Portfolios, which are not GAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	1,587	0	0	0	0	0	1,581	0	0	0	0	0	1,556	0	0	0	0	0	1,553	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
	Debt securities	10,752	5	0	-2	0	0	10,887	5	0	-2	0	0	11,539	5	0	-3	0	0	11,631	0	0	-2	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities	44,297	9,386	3,718	-119	-339	-882	44,832	10,264	3,783	-109	-306	-865	44,540	10,402	3,780	-127	-339	-881	44,204	10,460	3,933	-110	-289	-904	Annex V Part 1.32, 44(a)
	Loans and advances																									

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

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(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	0	0	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	9,380	9,287	9,318	9,243	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	59,966	61,661	61,334	61,609	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	7	9	7	7	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-334	-254	-390	-159	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	96	105	110	99	IAS 37.10; IAS 1.54(l)
Tax liabilities	119	260	321	225	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,228	2,998	3,089	2,817	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	72,462	74,065	73,788	73,841	IAS 1.9(b);IG 6
TOTAL EQUITY	29,371	28,869	29,322	29,325	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	101,834	102,934	103,111	103,167	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2025 EU-wide Transparency Exercise

Breakdown of liabilities

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(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		7	9	7	7	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	203	203	203	203	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,804	10,046	9,230	9,504	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	74	71	54	51	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	0	0	0	0	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,745	1,814	1,655	1,657	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	132	196	136	124	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		48,099	49,441	50,098	50,097	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		9,495	9,443	9,467	9,393	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		69,353	70,956	70,658	70,860	

2025 EU-wide Transparency Exercise

Market Risk

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(min EUR)	SA				IM												IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT						
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE							
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024												As of 31/12/2024														
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0												
Of which: General risk	0	0	0	0	0	0							0	0	0	0												
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0												
Equities	0	0	0	0	0	0							0	0	0	0												
Of which: General risk	0	0	0	0	0	0							0	0	0	0												
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0												
Foreign exchange risk	735	697	0	0	0	0							0	0	0	0												
Commodities risk	0	0	0	0	0	0							0	0	0	0												
Total	735	697	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
As of 31/03/2025	As of 30/06/2025	As of 31/03/2025												As of 30/06/2025														
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0												
Of which: General risk	0	0	0	0	0	0							0	0	0	0												
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0												
Equities	0	0	0	0	0	0							0	0	0	0												
Of which: General risk	0	0	0	0	0	0							0	0	0	0												
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0												
Foreign exchange risk	683	673	0	0	0	0							0	0	0	0												
Commodities risk	0	0	0	0	0	0							0	0	0	0												
Total	683	673	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Bpfrance, SA							
Central governments or central banks	41,142	23,874	167	37,764	22,304	0	
Regional governments or local authorities	532	532	104	578	578	13	
Public sector entities	1,211	804	60	1,738	978	134	
Multilateral Development Banks	100	1,000	0	0	1,000	0	
International Organisations	19	19	0	0	0	0	
Institutions	2,494	2,711	664	2,371	2,819	423	
Corporates	13,087	41,904	33,009	14,082	42,881	34,089	
of which: SME	10,052	32,050	22,043	10,187	30,790	21,244	
Real estate	9,578	8,078	5,363	9,598	8,067	5,338	
of which: SME	9,578	8,078	5,363	9,598	8,067	5,338	
Secured by mortgages on immovable property and AOC exposures	6,005	5,969	2,463	6,106	6,106	2,545	
of which: SME	4,421	4,349	1,803	4,449	4,380	1,805	
Exposures in default	6,630	2,131	3,040	6,577	2,505	2,377	
Exposures associated with articulated bank risk	359	155	232	359	139	200	3,243
Subordinated debt exposures							
Covered bonds	365	365	27	367	367	27	
Claims on institutions and corporates with a 1T credit assessment	38	31	7	111	108	22	
Collective investments undertakings (CIU)	30,646	26,603	36,112	30,706	26,846	34,879	
Equity	60	60	178	0	0	0	
Other exposures	531	521	511	570	561	561	
Standardised Total ⁽⁴⁾	145,006	115,893	86,413	146,307	116,025	81,386	9,405

⁽¹⁾ Original exposure - unless Exposure value is required before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries covered by original exposure, whichever is of less impact.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE							
Central governments or central banks	20,591	23,752	491	22,568	22,851	0	
Regional governments or local authorities	149	149	14	149	149	0	
Public sector entities	778	769	13	809	791	13	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	2,002	2,383	535	2,208	2,491	409	
Corporates	52,552	41,634	32,797	53,380	42,352	31,857	
of which: SME	37,979	29,938	22,677	38,109	30,274	23,144	
Real estate	9,578	8,078	5,363	9,598	8,067	5,338	
of which: SME	9,578	8,078	5,363	9,598	8,067	5,338	
Secured by mortgages on immovable property and AOC exposures	6,075	5,959	2,477	6,188	6,095	2,540	
of which: SME	4,451	4,349	1,803	4,489	4,380	1,805	
Exposures in default	6,494	2,111	3,011	6,405	2,494	2,366	
Exposures associated with articulated bank risk	368	155	232	358	138	200	3,730
Subordinated debt exposures							
Covered bonds	365	365	27	367	367	27	
Claims on institutions and corporates with a 1T credit assessment	38	31	7	111	108	22	
Collective investments undertakings (CIU)	21,949	20,434	24,709	22,728	20,301	24,267	
Equity	60	60	178	0	0	0	
Other exposures	531	521	511	570	561	561	
Standardised Total ⁽⁴⁾			8,399				8,398

⁽¹⁾ Original exposure - unless Exposure value is required before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).

⁽²⁾ Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS							
Central governments or central banks	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	30	30	16	42	42	19	
Corporates	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Real estate	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0
Exposures associated with articulated bank risk	0	0	0	0	0	0	0
Subordinated debt exposures							
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	2,138	2,082	2,088	2,498	2,338	2,341	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾			157			0	158

⁽¹⁾ Original exposure - unless Exposure value is required before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).

⁽²⁾ Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised Approach								
As of 31/03/2025					As of 30/06/2025			
Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
INTELE, N°								
Central governments or central banks	24,076	24,076	0		22,847	24,064	0	
Regional governments or local authorities	660	660	21		717	717	22	
Public sector entities	1,882	1,132	11		1,718	992	116	
Multilateral Development Banks	0	1,021	0		0	979	0	
International Organisations	32	32	0		33	33	0	
Institutions	2,484	2,482	866		2,466	2,537	529	
Corporates	43,697	34,237	26,061		41,636	32,964	25,472	
of which: SME	30,790	24,346	17,850		27,988	22,307	16,396	
Retail	12,028	9,899	5,824		10,027	12,385	7,022	
of which: SME	12,028	9,899	5,824		12,028	12,385	7,022	
Secured by mortgages on immovable property and ADC exposures	12,429	11,718	8,171		12,400	11,772	8,176	
of which: SME	8,130	8,027	5,380		8,674	8,171	5,467	
Exposures in default	6,770	2,687	3,274	3,290	6,927	2,790	3,383	3,382
Items associated with particularly high risk	746	720	1,079		790	682	1,023	
Subordinated debt exposures	402	402	40		389	389	39	
Covered bonds	130	130	224		0	0	0	
Claims on institutions and corporates with a ST credit assessment	30,024	26,009	43,364		31,589	27,657	43,871	
Collective investments undertakings (CIU)	405	405	276		402	387	274	
Equity	105	100	100		105	101	101	
Other exposures	0	0	0		0	0	0	
Standardised Total ⁽³⁾	943,555	518,034	80,395	9,710	940,763	518,588	80,540	9,568

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, whichever is of best quality.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach								
As of 31/03/2025					As of 30/06/2025			
Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
FRANCE								
Central governments or central banks	20,171	21,064	48		20,940	21,064	48	
Regional governments or local authorities	660	660	0		661	661	0	
Public sector entities	962	966	0		880	785	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,038	2,235	399		2,161	2,161	446	
Corporates	42,396	33,313	25,832		40,071	32,773	25,265	
of which: SME	30,776	24,329	17,845		27,981	22,306	16,395	
Retail	12,021	9,893	5,821		10,023	12,381	7,020	
of which: SME	12,021	9,893	5,821		12,023	12,381	7,020	
Secured by mortgages on immovable property and ADC exposures	12,404	11,694	8,151		12,400	11,747	8,156	
of which: SME	8,130	8,027	5,380		8,674	8,171	5,467	
Exposures in default	6,655	2,684	3,257	3,293	6,852	2,778	3,366	3,374
Items associated with particularly high risk	721	699	1,042		685	662	993	
Subordinated debt exposures	402	402	40		389	389	39	
Covered bonds	440	439	389		0	0	0	
Claims on institutions and corporates with a ST credit assessment	24,114	20,754	35,255		25,422	22,853	34,158	
Collective investments undertakings (CIU)	405	405	276		402	387	271	
Equity	105	100	100		105	101	101	
Other exposures	0	0	0		0	0	0	
Standardised Total ⁽³⁾	943,555	518,034	80,395	9,710	940,763	518,588	80,540	9,568

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2025					As of 30/06/2025			
Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NETHERLANDS								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	42	42	12		42	42	12	
Corporates	11	9	0		11	11	0	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5,021	4,893	4,893		4,868	4,521	4,518	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total ⁽³⁾	0	0	0	147	0	0	0	145

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bpifrance

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	(min EUR, %)												
	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				0						0		
IRB Total ⁽³⁾					0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bpifrance

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(min EUR, %)													
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
Other non credit-obligation assets													
IRB Total ⁽³⁾					0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bpifrance

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bpifrance

As of 31/12/2024

		As of 31/12/2024												Risk weighted exposure amount	
		Direct exposures													
(mln EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France	2,973 1,106 5,970 1,417 911 6,142 2,282 20,802	2,973 1,106 5,970 1,417 910 6,135 2,276 20,787	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2,973 1,106 5,970 1,417 910 6,135 2,276 20,787	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 3 8,156 1 4 7 4 8,175	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 35	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy	0 0 1 0 0 2 0 10	0 0 1 0 0 2 0 10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bpifrance

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bpifrance

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

Bpifrance

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bpifrance

As of 31/12/2024

		As of 31/12/2024														Risk weighted exposure amount	
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		9	9	0	0	0	0	9	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		9	9	0	0	0	0	9	0	0	0	0	0				
[0 - 3M]	Middle East											51	0				
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Latin America and the Caribbean																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Africa	1	1	0	0	0	0	1	0	0	0	0	0				
[3M - 1Y]		5	5	0	0	0	0	5	0	0	0	0	0				
[1Y - 2Y]		18	18	0	0	0	0	18	0	0	0	0	0				
[2Y - 3Y]		34	34	0	0	0	0	34	0	0	0	0	0				
[3Y - 5Y]		23	23	0	0	0	0	23	0	0	0	13	0				
[5Y - 10Y]		247	242	0	0	0	0	242	0	0	0	50	0				
[10Y - more]	202	196	0	0	0	0	196	0	0	0	318	2					
Total		531	519	0	0	0	0	519	0	0	0	381	2				
[0 - 3M]	Others ⁽²⁾	6	6	0	0	0	0	6	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		5	5	0	0	0	0	5	0	0	0	0	0				
[2Y - 3Y]		2	2	0	0	0	0	2	0	0	0	0	0				
[3Y - 5Y]		30	30	0	0	0	0	30	0	0	0	15	0				
[5Y - 10Y]		29	28	0	0	0	0	28	0	0	0	1	0				
[10Y - more]	3	1	0	0	0	0	3	0	0	0	0	0					
Total		76	75	0	0	0	0	75	0	0	0	16	0				
														25			

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bpifrance

As of 30/06/2025

		As of 30/06/2025												Risk weighted exposure amount	
		Direct exposures													
(mln EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France	17 2,509 6,957 785 2,032 6,198 2,440 26,928	17 2,509 6,955 785 2,038 6,193 2,436 26,913	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	17 2,509 6,955 785 2,038 6,193 2,436 26,913	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1 1 7,642 0 3 8 14 7,670	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 59	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy	0 1 0 0 0 0 0 10	0 1 0 0 0 0 0 10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bpifrance

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bpifrance

As of 30/06/2025

[illegible]

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bpifrance

As of 30/06/2025

		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		10	10	0	0	0	0	10	0	0	0	0	0	0			
[5Y - 10Y]		15	15	0	0	0	0	15	0	0	0	0	0	0			
[10Y - more]																	
Total		25	25	0	0	0	25	0	0	0	0	35	0	20			
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Latin America and the Caribbean																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Africa	13	10	0	0	0	10	0	0	0	0	0	0	0			
[3M - 1Y]		3	3	0	0	0	3	0	0	0	0	0	0	0			
[1Y - 2Y]		12	12	0	0	0	12	0	0	0	0	0	0	0			
[2Y - 3Y]		28	28	0	0	0	28	0	0	0	0	0	0	0			
[3Y - 5Y]		27	26	0	0	0	26	0	0	0	0	0	7	0			
[5Y - 10Y]		229	223	0	0	0	223	0	0	0	0	0	73	0			
[10Y - more]	155	151	0	0	0	151	0	0	0	0	0	273	0				
Total		515	502	0	0	0	502	0	0	0	0	355	1	83			
[0 - 3M]	Others ⁽⁶⁾	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		5	5	0	0	0	5	0	0	0	0	0	0	0			
[2Y - 3Y]		13	13	0	0	0	13	0	0	0	0	0	14	0			
[3Y - 5Y]		14	14	0	0	0	14	0	0	0	0	0	0	0			
[5Y - 10Y]		26	26	0	0	0	26	0	0	0	0	0	21	0			
[10Y - more]	3	3	0	0	0	3	0	0	0	0	0	0	0				
Total		61	60	0	0	0	60	0	0	0	0	36	0	19			

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Bolivia, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

Epifrance

	As of 30/09/2020													As of 30/03/2020													
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾								Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										
					On performing exposures ⁽²⁾				On non-performing exposures ⁽³⁾								On performing exposures ⁽²⁾				On non-performing exposures ⁽³⁾						
	Of which performing	Of which stage 2	Of which performing but past due 30 days and < 90 days	Of which non-performing ⁽⁴⁾	Of which stage 2	Of which defaulted	Of which stage 3 ⁽⁵⁾	Of which stage 2	Of which stage 3	Of which stage 3	Of which stage 3	Collateral and financial guarantees received on non-performing exposures	Of which performing	Of which stage 2	Of which performing but past due 30 days and < 90 days	Of which non-performing ⁽⁴⁾	Of which stage 2	Of which defaulted	Of which stage 3 ⁽⁵⁾	Of which stage 2	Of which stage 3	Of which stage 2	Of which stage 3	Of which stage 3	Collateral and financial guarantees received on non-performing exposures		
	Non-BIS																										
Cash balances at central banks and other demand deposits	3,979	3,979	0	0	0	0	0	0	0	0	0	0	0	2,770	2,770	0	0	0	0	0	0	0	0	0	0	0	
Bank accounts (including at amortised cost and for sale)	16,879	16,879	0	0	280	0	0	0	0	267	0	0	0	16,590	16,590	0	0	280	0	0	0	0	0	280	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	10,506	10,506	0	0	0	0	0	0	0	0	0	0	0	10,506	10,506	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	1,233	1,233	0	0	0	0	0	0	0	0	0	0	0	1,677	1,677	0	0	0	0	0	0	1	0	0	0	0	
Other financial corporations	562	562	0	0	0	0	0	0	0	0	0	0	0	493	493	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	2,074	1,816	0	0	259	0	0	0	0	247	0	0	0	2,126	1,804	0	0	207	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	57,861	53,683	0,386	126	3,718	0	3,718	2,718	459	239	882	0	882	612	58,876	50,896	10,364	287	3,763	0	3,763	2,763	415	306	865	0	865
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,321	7,303	285	18	18	0	18	18	15	4	14	0	14	0	7,749	7,724	289	122	20	20	0	20	1	0	14	0	14
Credit institutions	1,096	1,096	0	0	0	0	0	0	0	0	0	0	0	1,302	1,302	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,407	1,381	232	0	86	0	86	86	51	5	20	0	20	0	1,516	1,445	361	1	86	1	86	1	10	0	0	10	
Non-financial corporations	47,234	43,902	8,884	108	3,634	0	3,634	3,634	444	239	882	0	882	612	49,399	46,014	9,213	164	3,676	0	3,676	2,676	398			823	
Of which: what and medium-term sub-integration	40,752	36,593	8,344	0	2,547	0	2,547	2,547	417	214	730	0	730	570	40,407	40,096	9,301	160	3,561	0	3,561	271	200	746	0	746	
Of which: loans collateralised by immovable residential property	10,878	10,839	1,644	0	576	0	576	576	200	109	371	0	371	40	10,805	10,499	7,655	133	160	0	160	133	160	0	160	401	
Hypothecate	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which: Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which: Credit from companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS: Credit from MTF	75,363	71,739	9,391	126	3,970	0	3,718	2,718	463	239	1,128	0	882	612	76,167	70,894	16,360	287	4,003	0	3,763	2,763	417	306	1,162	0	865
OFF-BALANCE SHEET EXPENSES	30,763	37,244	1,179	0	2,524	0	2,524	2,524	60	27	1	0	0	0	32,128	36,424	1,165	0	2,688	0	2,688	200	40	1	0	0	0

¹⁴For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRR).

⁽²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁹⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than IFT and provisions for off-balance sheet exposures.

¹⁰For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRP framework (templates F 18.00 / F 18.02), which follows a sign convention based on a credit/default convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2022/461 – ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairments, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FRRP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2025 EU-wide Transparency Exercise

Performing and non-performing exposures

Bpfrance

	As at 30/06/2022														As at 30/06/2022																					
	Gross carrying amount/ Notional amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾							Gross carrying amount/ Notional amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾														
	Of which performing				Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾				On non-performing exposures ⁽³⁾			Collateral and financial guarantees received on non-performing exposures				Of which performing				Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾				On non-performing exposures ⁽³⁾			Collateral and financial guarantees received on non-performing exposures			
	Of which Stage 1		Of which performing and past due 30 days and <180 days		Of which Stage 2	Of which defaulted	Of which Stage 3 ⁽⁴⁾	Of which Stage 2		Of which Stage 3	Of which Stage 3	Of which Stage 3	Of which Stage 1		Of which Stage 2	Of which defaulted	Of which Stage 3 ⁽⁴⁾	Of which Stage 2		Of which Stage 3	Of which Stage 3	Of which Stage 1		Of which Stage 2	Of which Stage 3	Of which Stage 3	Of which Stage 1		Of which Stage 2	Of which Stage 3						
	Bpfrance																																			
Cash balances at central banks and other demand deposits	5,480	3,465	0	0	0	0	0	0	0	0	0	0	2,883	2,883	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	15,180	14,889	5	0	381	0	0	0	0	2	0	298	0	0	15,177	15,093	0	0	271	0	0	0	0	0	270	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	10,692	10,602	0	0	0	0	0	0	0	2	0	0	0	0	11,264	11,264	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0			
Credit institutions	3,695	3,695	0	0	0	0	0	0	0	0	0	0	0	0	3,297	3,297	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	587	587	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	2,178	1,872	0	0	381	0	0	0	0	0	0	298	0	0	2,168	1,862	0	0	271	0	0	0	0	0	0	270	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	58,751	54,942	10,482	128	5,785	0	3,785	3,785	465	338	881	0	881	674	58,201	54,654	10,480	128	5,551	0	3,553	3,553	388	281	904	0	904	713	0	904	713	0	904			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	7,086	7,967	282	17	19	0	19	19	0	5	14	0	14	5	7,327	7,308	255	0	19	0	19	18	0	5	14	0	14	5	0	14	5	0	14			
Credit institutions	1,062	1,062	0	0	0	0	0	0	0	0	0	0	0	0	1,062	1,062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	1,533	1,438	282	3	91	0	91	91	12	0	26	0	26	10	1,587	1,486	338	0	91	0	91	90	11	0	21	0	21	7	0	21	7	0	21			
Non-financial corporations	48,142	46,471	9,828	188	5,685	0	3,685	3,685	448	326	848	0	848	658	46,520	44,687	9,862	127	5,623	0	3,623	3,623	382	276	868	0	868	701	0	868	701	0	868			
of which: small and medium-sized enterprises	43,631	39,268	8,889	94	5,133	0	3,133	3,133	430	309	751	0	751	660	40,581	37,086	8,831	124	5,185	0	3,185	3,185	340	251	758	0	758	647	0	758	647	0	758			
of which: Loans collateralised by commercial immovable property	15,688	15,911	3,655	38	636	0	636	636	176	138	100	0	100	484	16,058	15,387	3,621	69	671	0	671	671	125	97	118	0	118	115	0	118	115	0	118			
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
of which: Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
NET IMPAIRED ASSETS other than NET	77,086	75,316	10,487	138	4,888	0	3,785	3,785	465	338	1,178	0	881	674	76,071	75,475	10,480	128	4,887	0	3,685	3,685	465	388	1,178	0	881	713	0	881	713	0	881			
NET BALANCE SHEET EXPENSES	96,076	96,095	6,138	0	2,565	0	2,565	2,565	264	20	33	0	0	0	96,087	96,095	6,137	0	2,562	0	2,562	2,562	42	27	1	0	0	0	0	0	0	0	0			

(1) For the determination of non-performing exposures please refer to Article 174(1) of Regulation (EU) No 1060/2009 (CRR).

(2) Institutions report here the cumulative amount of expected credit losses (see initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures).

(3) Institutions report here the cumulative amount of expected credit losses (see initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than NET and provisions for off-balance sheet exposures).

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are increasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 7.18.40 / 7.18.40), which follows a sign convention based on a credit-risk convention, as explained in Annex 1 of Regulation (EU) 2019/1781 (ITF) in Supervisory reporting. However, for the off-balance sheet instruments, the same term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is borrowed consistently with the IFRS9 sign convention. This is because, based on this sign convention, the provisions and off-balance sheet commitments are generally reported with a positive sign.

(5) From year 2023, the figures covering assets of assets and accumulated impairments that are purchased or originated as credit-impaired or non-impaired are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Bpifrance

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,265	1,043	229	220	229	140	1,291	1,042	223	214	251	156
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	16	14	14	2	2	16	16	14	14	2	2
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	38	30	5	5	5	3	36	25	4	4	5	3
Non-financial corporations	1,211	997	210	202	222	135	1,240	1,001	204	196	245	151
of which: small and medium-sized enterprises	1,102	889	191	182	218		1,128	895	187	179	238	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	1,265	1,043	229	220	229		1,291	1,042	223	214	251	
Loan commitments given	0	0	0	0	0	0	11	11	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	241						245					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2025 EU-wide Transparency Exercise

Forborne exposures

Bpifrance

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,374	1,126	235	226	277	185	1,540	1,259	262	253	316	202
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	16	14	14	2	2	15	15	14	14	2	2
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	38	28	5	4	4	3	39	30	5	5	2	1
Non-financial corporations	1,321	1,082	217	207	272	180	1,486	1,214	243	235	313	199
of which: small and medium-sized enterprises	1,180	949	193	183	263		1,230	1,011	198	191	244	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	1,374	1,126	235	226	277		1,540	1,259	262	253	316	
Loan commitments given	11	11	0	0	0	0	11	11	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	266						273					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Bpifrance

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	
			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾
A Agriculture, forestry and fishing	221	24	24	221	4	0	203	26	26	203	4	0	213	26	26	213	5	0	221	28	28	221	5	0
B Mining and quarrying	126	5	5	126	1	0	128	5	5	128	1	0	126	5	5	126	2	0	121	5	5	121	2	0
C Manufacturing	5,120	713	713	5,120	212	0	5,243	691	691	5,243	190	0	5,139	694	694	5,139	202	0	5,122	716	716	5,122	209	0
D Electricity, gas, steam and air conditioning supply	5,351	49	49	5,251	49	0	5,405	108	108	5,405	50	0	5,357	63	63	5,357	53	0	5,535	77	77	5,535	52	0
E Water supply	417	17	17	417	7	0	431	21	21	431	7	0	436	22	22	436	8	0	438	26	26	438	8	0
F Construction	1,541	158	158	1,541	71	0	1,516	161	161	1,516	75	0	1,547	162	162	1,547	74	0	1,574	179	179	1,574	73	0
G Wholesale and retail trade	4,278	409	409	4,278	157	0	4,287	405	405	4,287	161	0	4,246	410	410	4,246	171	0	4,223	407	407	4,223	169	0
H Transport and storage	1,470	171	171	1,470	43	0	1,475	162	162	1,475	44	0	1,428	125	125	1,428	46	0	1,427	122	122	1,427	44	0
I Accommodation and food service activities	2,437	163	163	2,437	53	0	2,485	146	146	2,485	51	0	2,498	156	156	2,498	55	0	2,486	170	170	2,486	49	0
J Information and communication	2,576	423	423	2,576	88	0	2,584	423	423	2,584	87	0	2,521	427	427	2,521	90	0	2,540	454	454	2,540	90	0
K Financial and insurance activities	4,864	226	226	4,864	99	0	4,860	223	223	4,860	92	0	4,716	249	249	4,716	90	0	4,706	249	249	4,706	90	0
L Real estate activities	11,127	467	467	11,127	232	0	11,361	504	504	11,361	196	0	11,355	542	542	11,355	217	0	11,454	549	549	11,454	170	0
M Professional, scientific and technical activities	5,104	616	616	5,104	211	0	5,268	611	611	5,268	204	0	5,547	592	592	5,547	211	0	5,654	634	634	5,654	214	0
N Administrative and support service activities	2,088	106	106	2,088	37	0	2,113	123	123	2,113	40	0	2,088	123	123	2,088	42	0	2,069	121	121	2,069	41	0
O Public administration and defence, compulsory social security	13	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	164	21	21	164	9	0	162	19	19	162	7	0	166	22	22	166	8	0	161	27	27	161	8	0
Q Human health services and social work activities	252	16	16	252	5	0	251	16	16	251	6	0	238	17	17	238	6	0	225	26	26	225	12	0
R Arts, entertainment and recreation	274	15	15	274	7	0	291	19	19	291	7	0	298	20	20	298	8	0	300	21	21	300	8	0
S Other services	192	12	12	192	6	0	238	14	14	238	7	0	225	16	16	225	7	0	265	15	15	265	6	0
Loans and advances	47,516	3,614	3,614	47,516	1,291	0	48,301	3,676	3,676	48,300	1,230	0	48,142	3,660	3,660	48,142	1,290	0	48,520	3,823	3,823	48,520	1,251	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)

2025 EU-wide Transparency Exercise
Collateral valuations - loans and advances
Bpifrance

	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	
(in € bn)																				
Gross carrying amount	57,401	53,683	124	3,718	2,062	58,878	55,096	287	3,783	2,055	58,721	54,942	119	3,780	1,999	58,597	54,664	128	3,833	2,005
Of which secured	31,590	29,790	78	1,800	1,148	32,123	30,339	122	1,784	1,094	32,303	30,384	54	1,919	1,164	32,670	30,658	69	2,012	1,194
Of which secured with immovable property	16,133	15,541	53	591	396	16,275	15,887	111	586	395	16,257	15,613	39	644	427	16,351	15,685	40	686	434
Of which instruments with LTV higher than 80% and lower or equal to 90%	496	465		31	21	499	462		37	28	533	504		32	22	536	509		27	16
Of which instruments with LTV higher than 80% and lower or equal to 90%	712	686		26	22	718	695		23	18	668	641		27	19	669	640		26	21
Of which instruments with LTV higher than 100%	2,008	1,900		108	51	1,977	1,845		132	61	2,077	1,922		155	87	2,105	1,900		205	104
Accumulated impairment for secured assets	694	345	3	340	167	640	295	5	344	170	700	341	2	350	162	689	290	2	339	205
Collateral																				
Of which value capped at the value of exposure	17,757	17,145	50	612	438	17,939	17,346	106	613	425	17,817	17,143	39	674	463	17,955	17,242	47	713	474
Of which immovable property	14,268	13,834	43	462	325	14,421	13,974	301	446	316	14,311	13,819	35	491	348	14,445	13,923	42	522	334
Of which value above the cap	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which immovable property	-14,248	-13,816	-43	-462	-325	-14,421	-13,974	-301	-446	-316	-14,311	-13,819	-35	-491	-348	-14,445	-13,923	-42	-522	-350
Financial guarantees received	395	395	0	0	0	435	435	0	0	0	390	390	0	0	0	422	422	0	0	0
Accumulated partial write off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (including loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.